shown together with a relevant account number, address, and other identifying information required so as to enable the MFTS **18** to receive a bill from the billing entity and generate a payment to this billing entity in accordance to the aspects of the invention.

[0496] Also, provided in the screen **4101** is a current balanced data display region **4125**, which displays information relating to a current account balance with respect to the identified and selected biller, e.g., "Biller **2**" shown in tab **4110**.

[0497] FIG. **42** is an exemplary alternative web application display in the form of a display screen **4201** displayed in response to selection of the payment sources tab **4015**. The exemplary display screen **4201** includes the information identifying the account being viewed such as account number, mobile number, etc., as in the previous screen, and also provides an "Edit" button **4020** and a "New" button **4025** operative as described elsewhere and in the known manner.

[0498] The "Payment Sources" tab **4015** also includes an information display region **4220** for displaying information relating to a selected account. A plurality of selectable tabs with respect to specific accounts available to the user are provided in exemplary selectable tabs **4205**, **4210**, **4215**, which are identified as "Bank **1**", "Bank **2**", and "Bank **3**". Shown selected in FIG. **42** is "Bank **2**" **4210**. The display region **4220** thus display information associated with the selected payment source, which in this case identifies a specific financial institution and a specific account associated with the selected financial institution. For example, the information preferably include the name of the payment source, e.g., "Georgia Best Bank", and the corresponding account number, account type, address, and other identifying information. Also, preferably provided is information display region **4225** for displaying a current balance associated with the selected account.

[0499] From the foregoing, those skilled in the art will understand and appreciate that the web application input/output interface **154** can alternatively provide display screens and controls such as shown in FIGS. **40-42**, to allow user data entry and editing payment sources, billing entities or other payees, in accordance with aspects of the invention.

[0500] The foregoing description of the exemplary embodiments of the inventions has been presented only for the purposes of illustration and description and is not intended to be exhaustive or to limit the invention to the precise forms disclosed. Many modifications and variations are possible in light of the above teachings.

[0501] The embodiments were chosen and described in order to explain the principles of the invention and their practical application so as to enable others skilled in the art to utilize the invention and various embodiments and with various modifications as are suited to the particular use contemplated. Alternative embodiments will become apparent to those skilled in the art to which the present invention pertains without departing in spirit and scope. Accordingly, the scope of the present invention is defined by the appended claims rather than the foregoing description and the exemplary embodiments described therein.

What is claimed is:

1. A method for making a mobile financial payment using a mobile device connected for communications with a wireless network, comprising the steps of:

  providing a mobile financial transaction system (MFTS) coupled for wireless communications with a mobile device of a user using a mobile communication service provider (MCSP), the MFTS coupled for electronic communications with one or more payment instruction recipients that can make a payment to a payee in behalf of the user, the MFTS including a mobile financial transaction system (MFTS) database for storing user information, payment to make information associated with the one or more payment instruction recipients and/or payees, and payment source information associated with at least one account associated with at least one financial service provider;

  receiving payment to make information at the MFTS corresponding to a payment to be made by the user to a payee;

  generating summarized payment to make information at the MFTS based on the payment to make information, the summarized payment to make information comprising a predetermined selected subset of the payment to make information;

  wirelessly communicating the summarized payment to make information from the MFTS to the user mobile device via the MCSP;

  displaying information corresponding to one or more selectable payments to make at the user mobile device, the one or more selectable payments to make including the summarized payment to make information associated with a payee;

  at the user mobile device, receiving user input corresponding to selection of a payment to make and selection of a payment source for making a payment;

  at the user mobile device in response to the user input, generating a mobile payment instruction comprising information corresponding to a selected payment to make and a selected payment source for making a payment corresponding to the selected payment to make;

  wirelessly communicating the mobile payment instruction from the user mobile device to the MFTS;

  at the MFTS and in response to receipt of the mobile payment instruction, retrieving information from the MFTS database corresponding to an identified payee for receiving the payment indicated by the mobile payment instruction and information corresponding to the selected account at the selected financial service provider identified in the mobile payment instruction;

  at the MFTS, generating a MFTS payment instruction to a payment instruction recipient, the MFTS payment instruction including at least information identifying the selected account at the selected financial service provider, an amount, and information corresponding to the identified payee; and

  communicating the MFTS payment instruction from the MFTS to the selected payment instruction recipient;

  whereby the payment instruction recipient, in response to receipt of the MFTS payment instruction, effects a payment to the identified payee.

2. The method of claim **1**, wherein the payment to make information comprises a bill, and the payee is a billing entity.

3. The method of claim **1**, wherein the payment instruction recipient is one of a financial service provider, a billing aggregator, or a separate billing entity.

4. The method of claim **1**, wherein the payment to make information is provided to the MFTS by an external source, is input by the user via an Internet-accessible web site